# Case 16-35652-KRH Doc 7 Filed 11/20/16 Entered 11/21/16 00:25:19 Desc Imaged Certificate of Notice Page 1 of 5

Information to identify the case:					
Debtor 1	Mary King Alexander	Social Security number or ITIN xxx-xx-4063			
	First Name Middle Name Last Name	EIN			
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN			
, , ,	cruptcy Court Eastern District of Virginia	EIN  Date case filed for chapter 13 November 17, 2016			
Case number: 16	5–35652–KRH				

## Official Form 309I

### **Notice of Chapter 13 Bankruptcy Case**

12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

1.	Debtor's full name	About Debtor 1: Mary King Alexander	About Debtor 2:
2.	All other names used in the last 8 years		
3.	Address	P.O. Box 15321 Richmond, VA 23227	
4.	<b>Debtor's attorney</b> Name and address	Patrick Thomas Keith Boleman Law Firm, PC P.O. Box 11588 Richmond, VA 23230–1588	Contact phone 804–358–9900 Email: ecf@bolemanlaw.com
5.	Bankruptcy trustee Name and address	Carl M. Bates P. O. Box 1819 Richmond, VA 23218	Contact phone (804) 237–6800 Email: station01@richchap13.com

#### Case 16-35652-KRH Doc 7 Filed 11/20/16 Entered 11/21/16 00:25:19 Desc Imaged Certificate of Notice Page 2 of 5

Debtor Mary King Alexander Case number 16-35652-KRH

6. Bankruptcy clerk's office

Documents in this case may be 701 East Broad Street Richmond, VA 23219 filed at this address. You may

inspect all records filed in this case at this office or online at www.pacer.gov.

Hours open Monday - Friday, 9:00 AM - 4:00 PM Date: November 18, 2016

ET, except on holidays.

McVCIS 24-hour case Contact phone 804-916-2400 information:

Toll Free 1-866-222-8029

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so

January 5, 2017 at 10:00 AM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location:

For the Court:

William C. Redden

Office of the U.S. Trustee, 701 East Broad Street - Suite 4300, Richmond, VA 23219-1885

Filing deadline: March 6, 2017

Clerk of the Bankruptcy Court:

8. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

Deadline to file a complaint to challenge dischargeability of certain debts:

You must file:

a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or

a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2)or (4).

Deadline for all creditors to file a proof of claim (except governmental units):

Deadline for governmental units to file a proof of

claim:

Filing deadline: April 5, 2017

Filing deadline: May 16, 2017

Deadlines for filing proof of claim:

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office.
If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file

a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Deadline to file an Objection to a Proof of Claim is 90 days after the deadline set forth above to file a Proof of Claim.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the

conclusion of the meeting of creditors

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Debtor Mary King Alexander Case number 16–35652–KRH

Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation	Local Rule 3015–2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. If no objections are timely filed, there will be no confirmation hearing. Timely filed objections will be heard at the confirmation hearing scheduled to be held:	
	February 1, 2017 at 11:10 AM,	
	Location: Judge Huennekens – Courtroom, U. S. Bankruptcy Court, 701 E. Broad St., Rm. 5000, Richmond, VA 23219	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.	
14. Local Rule Dismissal Warning	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.	
15. Payment of Fees for Richmond Case and Adversary Filing and Miscellaneous Requests	Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.	
Flootrania hanks into a net delivered factor than the LLC. Mail if you have a DC with Internet connection as a Fey machine. For more information		

Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://ebn.uscourts.gov or call, toll free: 877–837–3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov)

ATTENTION DEBTORS: Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to <a href="www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a>) and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.

# Case 16-35652-KRH Doc 7 Filed 11/20/16 Entered 11/21/16 00:25:19 Desc Imaged

Certificate of Notice Page 4 of 5 United States Bankruptcy Court Eastern District of Virginia

In re: Mary King Alexander Debtor Case No. 16-35652-KRH Chapter 13

### **CERTIFICATE OF NOTICE**

District/off: 0422-7 User: baumgartn Page 1 of 2 Date Rcvd: Nov 18, 2016 Form ID: 309I Total Noticed: 67

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Nov 20, 2016.
                       +Mary King Alexander, P.O. Box 15321, Richmond, VA 23227-5321
+Allied Cash Advance, 2312 Hungary Road, Richmond, VA 23228-2122
+Ashro, P.O. Box 2826, Monroe, WI 53566-8026
+Atlantic Law Group, LLC, att: Kathryn E. Smits, PO Box 2548, Leesburg, VA 20177-7754
+Brookwood Loan, 3440 Preston Ridge Rd Ste 500, Alpharetta, GA 30005-3823
+Carl A. Eason, Esquire, Wolcott Rivers Gates, 200 Bendix Rd, Suite 300,
db
13658249
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                           Virginia Beach, VA 23452-1396
13658261
                        +Check into Cash, 7601 W Broad Street Suite E, Henrico, VA 23294-3641
                         Comenity Bank/DRESSBRN, P.O. Box 182789, Indianapolis, IN 46218-0000
13658264
                      Ditronics, 7699 West Coast Road, Las Vegas, NV 89113-0000
+FMC-Omaha Service Ctr, PO Box 542000, Omaha, NE 68154-8000
++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690
(address filed with court: Focused Recovery Solutions, Re: Neurological Associates, 9701 Metropolitan Ct, Suite B, Richmond, VA 23236-3662)
13658274
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                         Federal National Mortgage Asso,
                                                                             Fannie Mae, c/o Seterus, Inc.,
                                                                                                                                 PO Box 1047,
                           Hartford, CT 06143-1047
                        +Fedloan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
+First Savings CC, 500 E 60th ST, Sioux Falls, SD 57104-0478
13658276
13658278
                        +Greenpath Debt Solutions, 36500 Corporate Dr, Farmington, MI 48331-3553
+Henrico Federal Credit Union, PO Box 27032, Henrico, VA 23273-7032
+Jason Alexander, 7705 Rachael Corrine Court, Richmond, VA 23227-2130
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                       +Jason Alexander, 7705 Rachael Corrine Court, Richmond, VA 23227-2130
+Lendmark Financial Servi, 7526 West Broad Street, Henrico, VA 23294-3608
+MCV Collection Department, Re: Bankruptcy, PO Box 980462, Richmond, VA 23298-0462
Mariner Finance, 7445 Lee Davis Hwy, Suite 106, Nottingham, MD 21236-0000
+MaxLend, PO Box 639, Parshall, ND 58770-0639
+Natl Tire & BT/CBSD, P.O. Box 6497, Sioux Falls, SD 57117-6497
+Neurological Associates, Inc., 7301 Forest Avenue, Suite 300, Richmond, VA 23226-3792
OrthoVirginia, P.O. Box 35725, Richmond, VA 23235-0725
Richmond Emergency Physicians, PO Box 79013, Baltimore, MD 21279-0013
+Schlee & Stillman, LLC, 30057 Orchard Lake Road, Suite 200, Farmington, MI 48334-2265
+Seterus Troc., 8501 TBM Dr., Bldg 201, Services Inc., Charlotte, NC 28262-4333
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                        +Seterus Inc., 8501 IBM Dr., Bldg 201, Services Inc., Charlotte, NC 28262-4333
St. Mary's Hospital, Attn: Bankruptcy Dept., P.O. Box 100767, Atlanta, GA 30384-0767
SunTrust Mortgage, Attn: Bankruptcy Dept., PO Box 27767, Richmond, VA 23261-7767
13658302
13658304
13658305
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: ecf@bolemanlaw.com Nov 19 2016 02:33:14

Boleman Law Firm, PC, P.O. Box 11588, Richmond, VA 23230-1588
                        +E-mail/Text: station01@richchap13.com Nov 19 2016 02:33:51
                                                                                                                            Carl M. Bates, P. O. Box 1819,
                           Richmond, VA 23218-1819
13658249
                        +EDI: ALLIEDCASH.COM Nov 19 2016 02:18:00
                                                                                                Allied Cash Advance,
                                                                                                                                     2312 Hungary Road,
                          Richmond, VA 23228-2122
13658250
                        +EDI: GMACFS.COM Nov 19 2016 02:18:00
                                                                                      Ally Financial, Re: Bankruptcy, PO Box 380901,
                        Minneapolis, MN 55438-0901
+E-mail/Text: bk@avantcredit.com Nov 19 2016 02:34:36
13658253
                                                                                                                   AvantCredit of Virginia LLC,
                           640 N. La Salle Dr., Suite 535, Chicago, IL 60654-3731
                         EDI: BANKAMER.COM Nov 19 2016 02:18:00
13658254
                                                                                            Bank of America, 1100 North King Street,
                           Wilmington, DE 19884-2211
                         EDI: CAPITALONE.COM Nov 19 2016 02:18:00
13658256
                                                                                                Capital One, PO Box 71083,
                           Charlotte, NC 28272-1083
                        +E-mail/Text: opsqa_usbankruptcy@cashnetusa.com Nov 19 2016 02:33:23
13658258
                                                                                                                                         CashNetUSA,
                         200 West Jackson, Suite 1400, Chicago, IL 60606-6929
EDI: CHASE.COM Nov 19 2016 02:18:00 Chase Bank USA,
13658259
                                                                                                                    PO Box 15145,
                        Wilmington, DE 19850-5145
+E-mail/Text: heatherg@checkcity.com Nov 19 2016 02:33:31
                                                                                                                          Check City, Re: Bankruptcy,
13658260
                        6001 West Broad Street, Richmond, VA 23230-2221 +EDI: CITICORP.COM Nov 19 2016 02:18:00 CitiCare
13658262
                                                                                             CitiCards CBNA,
                                                                                                                          701 E 60th Street N,
                           Sioux Falls, SD 57104-0432
                                                                                         Comenity Bank/ASHSTWRT, P.O. Box 18289,
                         EDI: WFNNB.COM Nov 19 2016 02:18:00
13658263
                           Columbus, OH 43218-2789
                        +EDI: WFNNB.COM Nov 19 2016 02:18:00
13658265
                                                                                        Comenity Bank/HSN, PO Box 182120,
                           Columbus, OH 43218-2120
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                        +EDI: WFNNB.COM Nov 19 2016 02:18:00
                                                                                         Comenity Bank/NWYRK&Co, PO Box 182789,
                          Columbus, OH 43218-2789
                        +EDI: WFNNB.COM Nov 19 2016 02:18:00
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                                                                                        Comenity Bank/Peebles, P.O. Box 182789,
                           Columbus, OH 43218-2789
                        +EDI: WFNNB.COM Nov 19 2016 02:18:00
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                                                                                         Comenity bank/VALCTYFR, P.O. Box 182789,
                           Columbus, OH 43218-2789
13658269
                        +EDI: WFNNB.COM Nov 19 2016 02:18:00
                                                                                         Comenity bank/VCTRSSEC, P.O. Box 182789,
                           Columbus, OH 43218-2789
13658270
                        +E-mail/Text: bkr@taxva.com Nov 19 2016 02:34:33
                                                                                                          Commonwealth of Virginia,
                         Dept of Tax/Legal Unit, PO Box 2156, Richmond, VA 23218-2156 E-mail/Text: bankruptcy@co.henrico.va.us Nov 19 2016 02:34:27
13658271
                                                                                                                                  County of Henrico,
                           Treasury Division, P.O. Box 90775, Henrico, VA 23273-0775
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User: baumgartn

Form ID: 309I Total Noticed: 67 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued) 13658272 EDI: CRFRSTNA.COM Nov 19 2016 02:18:00 Credit First, 6275 Eastland Road, Brook Park, OH 44142-1399 13658273 EDI: RCSFNBMARIN.COM Nov 19 2016 02:18:00 Credit One Bank, PO Box 60500, City Of Industry, CA 91716-0500 EDI: CRFRSTNA.COM Nov 19 2016 02:18:00 13658277 Firestone, Attn: Bankruptcy Dept., PO Box 81344, Cleveland, OH 44188-0344 +Fax: 614-760-4092 Nov 19 2016 02:43:58 4503 W. Broad St., 13658279 First Virginia, Richmond, VA 23230-3203 13658282 +EDI: RMSC.COM Nov 19 2016 02:18:00 GECRB/JCP, Re: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104 13658283 EDI: RMSC.COM Nov 19 2016 02:18:00 GECRB/Lowes, P.O. Box 965005, Orlando, FL 32896-5005 +EDI: RMSC.COM Nov 19 2016 02:18:00 Attn: Bankruptcy Department, 13658284 GECRB/Sam's, PO Box 103104, Roswell, GA 30076-9104 +EDI: RMSC.COM Nov 19 2016 02:18:00 13658285 GECRB/Wal Mart, PO BOX 276, Mail code OH 3-4258, Dayton, OH 45401-0276 E-mail/Text: check.bksupport@globalpay.com Nov 19 2016 02:33:25 13658286 Global Payments, RE: Bankruptcy, 6215 West Howard Street, EDI: IRS.COM Nov 19 2016 02:18:00 Interna Niles, IL 60714-0000 13658289 Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346 +EDI: TSYS2.COM Nov 19 2016 02:18:00 Macy's/DSNB, P.O. Box 8218, Ma+E-mail/Text: Bankruptcy\_3rdParty\_Team@cashnetusa.com Nov 19 2016 02:34:44 Mason, OH 45040-8218 13658292 13658297 NetCredit, 200 West Jackson Blvd., Suite 2400, Chicago, IL 60606-6941 +E-mail/Text: ustpregion04.rh.ecf@usdoj.gov Nov 19 2016 02:33:54 13658248 Office of the US Trustee, 701 E. Broad Street, Room 4304, Richmond, VA 23219-1885 Springleaf Financial Services, EDI: AGFINANCE.COM Nov 19 2016 02:18:00 13658303 7007 Mechanicsville Tpke #103, M EDI: RMSC.COM Nov 19 2016 02:18:00 Mechanicsville, VA 23111-0000 0 Synchrony Bank, Recover 13658306 Recovery Management, Miami, FL 33131-1605 25 SE 2nd Ave., Suite 1120, +EDI: WTRRNBANK.COM Nov 19 2016 02:18:00 13658307 TD Bank USA/Targetcredit, P.O. Box 673, Minneapolis, MN 55440-0673 EDI: USAA.COM Nov 19 2016 02:18:00 USAA Credit Card Services, 13658308 P.O. Box 14050, Las Vegas, NV 89114-4050 13658309 +EDI: WFNNB.COM Nov 19 2016 02:18:00 Value City Furniture, Re: Bankruptcy, P.O Box 659704, San Antonio, TX 78265-9704 EDI: VERIZONEAST.COM Nov 19 2016 02:18:00 13658310 Verizon, 500 Technology Drive, Suite 550, Saint Charles, MO 63304-2225 EDI: WFFC.COM Nov 19 2016 02:18:00 Newark, NJ 07101-4701 13658311 Wells Fargo, P.O. Box 11701, TOTAL: 39 \*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\* NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0422-7

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2016 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2016 at the address(es) listed below: Carl M. Bates station01@richchap13.com,

station10@richchap13.com; station03@richchap13.com; station07@richchap13.com; station06@richchap13.c

Patrick Thomas Keith on behalf of Debtor Mary King Alexander ecf@bolemanlaw.com, ecfbackup@bolemanlaw.com

TOTAL: 2

Date Royd: Nov 18, 2016